

# **The Socioeconomic Impact of Gambling On Iowa Citizens, Businesses & Government**

**Goss & Associates, Economic Solutions**

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Principal Investigator

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Submitted to:

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# **The Socioeconomic Impact of Gambling On Iowa Citizens, Businesses & Government**

Under 2004 Iowa Acts, House File 2302, section 61, the Iowa Legislative Council issued a request for proposal (RFP) for the purpose of commissioning a study on the socioeconomic impact of gambling on Iowans. This proposal is submitted on behalf of *Goss & Associates, Economic Solutions* in response to that RFP. The discussion below outlines the research methods and data sources that we intend to use to meet the requirements listed in the RFP, as well as other specific issues we will address.

## **Scope of Study**

We propose to conduct empirical research and analysis of the socioeconomic impacts of gambling on Iowans. The study will focus on the impact of Iowa casino gambling, including excursion gambling boats and horse and dog racetrack enclosures, as those terms are defined in Iowa Code chapters 99D and 99F. To determine the impact of casinos on the community, data from casino counties will be compared to data from non-casino counties that are deemed equivalent in terms of population, population density and per capita income. In most cases, we anticipate comparing casino counties to non-casino counties within the state of Iowa. However, if a comparable non-casino county is not available in Iowa, we will compare the Iowa casino county to a county in a neighboring state with equivalent demographic information.

The discussion below is organized around the five primary requirements for the study expressed by the Legislature. As the RFP anticipates, time and resource constraints may preclude us from addressing each of the subpoints identified in the RFP. We have listed those subpoints that we intend to address, which we believe offer the greatest promise for meaningful results for policymakers in this area. Under each subpoint, we have listed a general description of the research methods and data sources used to complete the requirement. Each of these methods and data sources is subject to change, depending on the sources and quality of data that are developed in connection with the study. Given the limited resources that the Legislature committed to this study and the short time frame imposed for its completion, it should be noted that our research will be based primarily on extant data.

### **1. What is the local economic effect on the Community as a whole from gambling?**

Gambling is a growth industry, with a pattern of growth that has proven to be highly resilient. The tragic

events of September 11, 2001, brought only a temporary setback for the industry, but patrons soon returned to gaming. Neither reductions in air travel nor an economic downturn could stop the U.S. gaming industry from posting a five percent increase in revenues to an estimated \$64 billion for 2001. Nevertheless, commercial casinos have experienced a slower growth rate after 2001, which is consistent with the general economic slowdown that corresponds with that period. Over the past decade, casino adjusted gross revenues have increased at a rate twice that of the overall economy. In 2003, the industry netted more than \$27 billion in commercial casinos, \$16 billion in tribal casinos, and \$2 billion in racetrack casinos, for a total of \$45 billion. More than 175 commercial casinos and almost 300 tribal casinos have been constructed during the past 15 years, with more on the way.

In Iowa there are 13 casinos that brought in \$1.024 billion in 2003, up from \$496 million in 1999. This represents a compound yearly growth rate of almost 20 percent while the Iowa state economy grew by approximately 3.8 percent during this same period. Casinos have been a significant growth industry for the state. This portion of the study will examine how this growth affected the economic life of the community in which the casinos were located. Table 1 itemizes the tasks that will be addressed in this portion of the study along with the methodologies and data sources.

## **2. The impact of gambling, if any, on family finances and family relations in general.**

For most individuals, the enjoyment of gambling is a normal and limited activity, but this activity can become a problem for others. Problem gambling has been variously described as an addiction, a compulsion, or pathological behavior. Past studies have concluded that problem gambling produces harmful impacts on health, finances, work, family, and other social relations. This element of the research study will focus on the role that gambling plays in family finance and family relationships. We believe that such research will increase our understanding of problem gambling, non-problem gambling, and the relations between gambling and family and community life. Table 2 itemizes the tasks that will be addressed in this portion of the study along with the methodologies and data sources.

## **3. Demographic information on gamblers.**

Demographic information about those who patronize casinos is an important dimension of this study, which also presents a significant challenge. Gathering new empirical information about gamblers is a potentially costly endeavor, which is constrained by both the time frame and the overall resource commitment. The most cost effec-

tive methods of gathering this information might involve surveys of casino patrons, but such work would require the permission of casino licensees, whose cooperation is not secured under this RFP.

We propose to conduct both a mail survey and an Internet survey. We will send surveys to 1,000 randomly selected Iowa residents. Those who choose to participate via the Internet will go to a web site designed to facilitate their vote.. Those that choose to take the mail survey will complete a survey and return it to Goss & Associates. In order to encourage greater participation, we intend to insert a one dollar bill in each survey. We have found this to be an effective method of increasing response rates in other contexts.

Several steps will be taken to ensure that the sample of adult Iowans is representative of the larger Iowa population. Households will be contacted using random selection processes, and within each household the particular respondent will be determined in a statistically unbiased fashion using the Hagen-Collier method, which seeks to eliminate statistical bias by alternation between men and women and older and younger respondents. Table 3 itemizes the tasks that will be addressed in this portion of the study along with the methodologies and data sources.

#### **4. An assessment of the impact, if any, of pathological or problem gambling on individuals, families, social institutions, criminal activity, and the economy**

The link between problem gambling and other anti-social activity has been addressed by other researchers, but the nature and extent of this link remains unclear. There is little doubt that some pathological gamblers turn to crimes such as embezzlement or writing bad checks as their gambling losses mount. One Australian study showed about 36 percent of gamblers in treatment programs had committed crimes that they attributed to their gambling problem (Blaszczynski et al, 1989). However, a recent German study points out that in many cases the criminal behavior preceded the gambling behavior and points out that in at least some cases the factors predisposing one to an addiction may also predispose someone to criminal activity (Meyer, 1997). More recently, a U.S. study covering the period 1977 through 1996 linked casinos to crime, with crime rising over time with the opening of the casino (Grinols & Mustard, 2004). The link between pathological gambling and substance abuse and between substance abuse and criminal behavior further complicates this relationship. (Welte, Barnes, Wieczorek & Tidwell, 2001). Table 4 itemizes the tasks that will be addressed in this portion of the study along with the methodologies and data sources.

#### **5. Other relevant issues to fully examine the socioeconomic impact of gambling.**

In addition to tasks listed in 1-4, this research study will use statistical modeling to determine the link, if

one exists, between casino gambling and spillover impacts. While the direct impacts can be measured in a straightforward manner, indirect and induced impacts must be estimated using techniques such as a multiplier assessment.

Table 5 itemizes tasks that will be addressed in this portion of the study along with methodologies and data sources.

Table 1: Impact of casinos on community as a whole, tasks, methodologies and data sources			
Task	Data or factor	Methodology	Data source
Casino impact on economic community	Personal income	Compare to equivalent non-casino county	U.S. Bureau of Economic Analysis
	Tax collections-sales, property and other local		U.S. Census Bureau
	Jobs; direct casino jobs and spillover jobs		U.S. Bureau of Labor Statistics
	Unemployment		U.S. Bureau of Labor Statistics
	Seed for other development		Vision Iowa
	Retail sales; tourism		U.S. Census Bureau
	Business formation & failure		Bankruptcy data from Administrative Office of U.S. Courts
	Impact on growing versus declining areas		U.S. Bureau of Economic Analysis
Sociological impact of casino of community	Crime rate, arrest rates	Compare to equivalent non-casino county	Iowa Dept. of Public Safety, Federal Bureau of Investigation
	Police protection		U.S. Census Bureau; City/County Data Book
	Other infrastructure		U.S. Census—Census of governments
Impact of casino on community infrastructure costs	Property tax rates, quality of roads, public buildings; impact on land costs	Compare to equivalent non-casino county	U.S. Census Bureau; City/County Data Book; County assessor's office

Table 2: Impact on family finances and relations, methodologies and data sources			
Task	Data or factor	Methodology	Data source
Impact on health related factors	Death rates	Compare casino counties with non-casino counties	Iowa Dept. of Public Health-Center for Health Statistics
	Chronic illness		
	Suicide rates		Iowa Dept. of Public Health-Center for Health Statistics
	Drug & alcohol abuse		
Impact on family life	Divorce rate	Compare casino counties against equivalent non-casino counties	Iowa Dept. of Public Health-Center for Health Statistics
	Percentage of single parent families		
	Rates of reported child abuse		
	Graduation rates in local schools		

Table 3: Demographic information on gamblers, methodologies and data sources			
Task	Data and factors	Methodology	Data source
Profile of casino gambler	Age	Establish statistical confidence intervals (95% confidence)	Internet survey and mail survey of casino gamblers
	Gender		
	Distance from casino		
	Number of casino visits per year		License plate tabulation to validate portions of survey
	Average net casino gain or loss each visit		
	Family income		
Compare casino gambler to non-gambler	Age	Difference in means test at the 95 percent level of confidence	Internet and mail survey; validated with U.S. Census Bureau data
	Gender		
	Distance from casino		
	Number of casino visits per year		
	Average net casino gain or loss each visit		
	Family income		

Table 4: Assessment of impact pathological or problem gambling on individuals, families, social institutions, crime and the economy			
Task	Data and factors	Methodology	Data source
Impact of problem gambling on the individual or family	Percentage of problem gamblers in community	Compare casino counties to non-casino counties	Internet survey and mail survey of casino gamblers
Impact of problem gambling on social institutions; Impact of treatment programs on the percentage of problem gamblers	Treatment programs and the percentage of problem gamblers	Compare correlation coefficients between treatment programs and percentage of problem gamblers	
Impact of problem gambling on crime	Crime rate Rates of violent crime	Compare casino county to equivalent non-casino county	Iowa Dept. of Public Safety, Federal Bureau of Investigation

Table 5: Other relevant issues to fully examine the socioeconomic impact of gambling			
Task	Data or factor	Methodology	Data source
Measure direct, indirect and induced impact of casino on community; will provide industries benefiting directly and indirectly from casino gamblers; will provide sales, wages & salaries, employment, and taxes	Estimated casino adjusted gross revenues	Implan input-output multiplier system	Internet survey and mail survey of casino gamblers; Also will use data from Iowa Racing and Gaming Commission and American Gaming Association
Is there an economic or social impact associated with the type of entity which owns the casino, e.g., a county, local private group, or outside private group?	Adjusted gross revenues for each casino	Compare casino communities according to ownership	Iowa Racing and Gaming Commission; American Gaming Association

Table 6: Time Line of Significant Events		
Date	Action	Deliverable
October 13, 2004	Initial written report	Printed copy and electronic copy of progress report
December 6, 2004	Presentation of progress report to Studies Committee	Initial findings in Powerpoint presentation
January 20, 2005	Second written progress report	Printed copy and electronic copy of progress report (25 copies of printed study)
February 25, 2005	Presentation of progress report to Studies Committee and submission of first draft of final report	Powerpoint presentation, electronic and printed copy of first draft of report (25 copies of printed study)
March 18, 2005	Preliminary final report to Studies Committee for peer review by advisory committee	Printed copy and electronic copy of preliminary final report (25 copies of printed study)
March 18, 2005 – July 1, 2005	Comments and criticisms from advisory committee	
No later than July 1, 2005	Final report is submitted	
No later than July 1, 2005	Presentation to Studies Committee of final report	Printed copy and electronic copy of preliminary final report (200 copies of printed study)



Table 7: Cost of proposed study					
		Direct pay	Fringe benefits		Total
Salaries					
	Morse Salary (time commitment-350 hours)	\$29,901	\$5,083	\$34,984	
	Goss Salary (time commitment-350 hours)	\$29,901	\$5,083	\$34,984	
	Assistant salary (433 hours)	\$5,197	\$883	\$6,080	
	Total Salaries				\$76,048
Travel					
	3 trips to Des Moines-mileage			\$366	
	Per Diem			\$72	
	Travel to each casino			\$644	
	Hotel			\$140	
	Total Travel				\$1,222
Printing	275 copies each bound				\$2,750
Survey					
	Mailing/postage			\$1,628	
	Web services/consulting			\$4,760	
	Total survey costs				\$6,388
Data	Purchase Implan Multipliers				\$1,750
	<b>Total contract</b>				<b>\$88,158</b>

Table 8: Research Staff		
Name	Title	Contact information
Ernest Goss, BA, MBA, Ph.D. Principal investigator and primary contact	Professor of Economics & MacAllister Chair, Creighton University	Dept. of Economics, Creighton University Omaha, NE 68178-0130 e-mail: <a href="mailto:ernieg@creighton.edu">ernieg@creighton.edu</a> Office: (402) 280-4757 Fax: (402) 280-2172
Edward Morse, B.S.B.A., J.D. and CPA (Iowa)	Associate Dean & Professor of Law, Creighton University School of Law	e-mail: <a href="mailto:morse@creighton.edu">morse@creighton.edu</a> telephone: Office: (402) 280-3091
Melanie Perry, B.A.	Research Assistant	
Renjith Kolappan, B.A.	Research Assistant	

## **Requirements**

- ❑ This study is not subject to copyright in the United States. Iowa General Assembly have unrestricted authority to publish, disclose, distribute, and otherwise use, in whole or in part, any data, reports, or other materials compiled or produced pursuant to this study.
- ❑ The Studies Committee shall be responsible for establishing requirements and restrictions regarding the release of findings and reports by the Consultant and the acceptance of the findings and reports by the Studies Committee.
- ❑ Proposal is the property of the Iowa General Assembly.
- ❑ The Studies Committee reserves the right to personally interview a select number of potential bidders or bidders who have completed projects similar to that requested in this RFP or who otherwise demonstrate exceptional qualifications to meet the requirements of this RFP and the Studies Committee's contracts.
- ❑ The study will use color graphs, tables, text and maps. In all cases, the colors used will facilitate black/white copying.
- ❑ The contract will provide for liquidated damages for delays in the delivery of the required reports as described in the part of this RFP entitled Scope of Services. The amount of the liquidated damages may be based on a percentage of the contract price.

## Resumes-Principal Investigators

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### Current position & outreach activities

January 1992 - Present; Visiting Scholar-Congressional Budget Office (2004) & MacAllister Chair in Regional Economics, Professor of Economics, Creighton University, Omaha, Nebraska. [www.outlook-economic.org](http://www.outlook-economic.org)

- 1994-present. Completing project at CBO examining the contribution of technology to U.S. economic growth. Created and produce a monthly survey and economic forecast for nine state Mid-American region. Survey results released in media outlets throughout the region and US. 2001 results published in over 1,000 newspaper articles, in approximately 600 recorded radio interviews and in a large number of magazines. Recent newspaper citations and news program appearances include: *The Wall Street Journal*, *St. Louis Post-Dispatch*, *Chicago Tribune*, *New York Times*, *Charlotte Observer*, *U.S.A. Today*, *Investors Business Daily*, *NBC Nightly News*, *ABC.Com*, and the *Canadian Broadcasting System*. See monthly release at: [www.outlook-economic.org](http://www.outlook-economic.org)
- 1995-present. Created and produce a monthly survey and economic forecast for a three state Mountain States economic region. Results carried in newspapers, radio stations and magazines in the three states of Colorado, Utah and Wyoming (e.g. *Rocky Mountain News*, *KTLK Radio*, Denver, *Utah Public Radio*). See monthly release at: [www.outlook-economic.org](http://www.outlook-economic.org)
- 1992-present. Created and serve as the editor of *Economic Trends*, a quarterly newsletter that addresses economic issues of concern to state, regional and national business and public policy leaders [current issue 8(1)]. 6,500 subscribers nationwide. Survey results & newsletter available at: [www.outlook-economic.org](http://www.outlook-economic.org)
- Serve as keynote speaker/presenter to various groups each month. Panel member, Kansas City Economic Summit, Kansas City, MO; Keynote speaker at Minnesota Supply Managers Educational Conference, Minneapolis, MN; Keynote speaker at South Dakota's 12<sup>th</sup> Annual Housing Conference, Pierre, SD.
- Currently serve as member of: Omaha Chamber of Commerce's *Business Research Council*; Member of *Committee for Nebraska's Economic Future*; *University of Nebraska's Economic Forecasting Consensus Group*; President of Nebraska Purchasing Management Association. Past president of the *Omaha Association of Business Economics*; Advisory board for *Nebraska Tax Research Council*; Editorial board of *Review of Regional Studies*; Monthly column in *Business and Industry*; Serve on boards of several not-for-profit organizations; Received NABE's 2001 Edmund A. Mennis Contributed Paper Award; Named as Visiting Scholar to the Congressional Budget Office

### Current contracts & grants

- Currently estimating the value of patent & license for biodegradable credit card for Mr. Charles Biby of Beatrice, Nebraska with Gemplus International Aerogolf Center, 1, Hohenhof Senningerberg.
- Estimating "turnback" tax revenues from the construction and operation of the Qwest Center in Omaha, NE. Contract is with the City of Omaha.

### Current academic research

- "The Internet's Contribution to U.S. Productivity Growth, 1997-2001" under review- *Economic Inquiry*.
- "The Impact of Economic Circumstances on Women's Attitudes to Russian Market Reform," submitted to the *Journal of Politics*.
- "The Contribution of Foreign Capital to U.S. Productivity Growth," paper completed and submitted to *Business Economics*, August 2004. View at: [www.outlook-economic.org](http://www.outlook-economic.org)

## EDUCATION

B.A., 1972; University of South Florida, Tampa, FL; Major—Mathematics/Accounting.

M.B.A., 1975; Georgia State University, Atlanta, GA; Major—Quantitative Methods/Accounting

Ph.D., 1983; University of Tennessee, Knoxville, TN, Major—Economics—Fields Econometrics, Regional Economics

## PREVIOUS EXPERIENCE

### Business research contracts:

1. **Summer 2004.** Contract with Farm Credit Services of America (FCSAmerica) to evaluate the purchase of FCSAmerica by RaboBank of the Netherlands.
2. **Summer 2004.** Contract from the City of Omaha to estimate turnback taxes due the city from the state of Nebraska from the construction and operation of the Qwest Convention Center.
3. **Summer 2003.** Contract with College World Series, Inc. to estimate the economic impact of the 2003 College World Series.
4. **Winter 2002-03.** Contract with the Nebraska Educational Finance Authority to estimate the annual impact of Nebraska's private higher educational institutions on the state of Nebraska.
5. **Summer 2002.** Contract with the Greater Omaha Chamber of Commerce to examine the factors that determine the failure and success of casinos throughout the U.S.
6. **Spring 2002.** Contract with Nemaha County Development Alliance to determine the economic costs of the closure of the Cooper Nuclear Station.
7. **Spring 2002.** Contract with Hamilton Telecommunications to estimate the value of the Relay Services contract to the State of Louisiana and to East Baton Rouge Parish.
8. **Fall 2002.** Contract with the Nebraska Insurance Federation to determine the impact of the Nebraska insurance industry on the Nebraska economy.
9. **Spring 2000.** Contract with the Omaha Convention & Visitors Bureau to estimate the economic impacts of the College World Series.
10. **Spring 1998.** Contract with *Citizens for Nebraska's Future*. "The Impact of a Tax Limitation Amendment to the Nebraska Constitution," study completed in May 1998.
11. **Fall 1997.** Contract with the Nebraska Department of Labor to determine the optimal size of the state's unemployment insurance trust fund. "Determining the Optimal Size of Nebraska's Unemployment Insurance Trust Fund," study completed Fall 1997 for the Nebraska Department of Labor, Lincoln Nebraska.
12. **Spring 1997.** Contract with the Pottawattamie County Public Safety Association, to analyze the collective bargaining agreement, Council Bluffs, IA. Responsible for determining a comparable pay package for individuals in the collective bargaining unit.
13. **Winter 1996-97.** Contract with the Douglas County, Nebraska Commissioners to examine the cost/benefits of business tax incentives granted to First Data Resources Corporation to expand operations in Omaha, Nebraska. Responsible for presenting the findings to the public in hearings.
14. **Spring 1996.** Appointed by the Nebraska legislature to the Review of Tax Incentives Committee. Goal of committee is to develop a methodology to measure costs/benefits of business tax incentive program.
15. **Fall, 1995 & Winter, 1996.** Awarded contract from the Executive Committee of the Nebraska Legislature to investigate and compare cost/benefit methodologies used by the states to evaluate business incentive packages.
16. **Fall, 1995 & Winter, 1996.** Awarded contract from St. Joseph Hospital and Creighton University to determine the impact of Creighton Medical Center on the economic region.
17. **Winter, 1994-95.** Awarded contract from the Omaha Indian Tribe of Macy, Nebraska to determine the economic impacts of a federally funded hospital on the local economy.
18. **Winter, 1994-95.** Awarded contract from Norwest Bank to produce a monthly business conditions index for the nine state Mid-American economy.
19. **1993-94.** Awarded contract from Applied Information Management Institute and Clarkson Hospital to statistically examine the impact of information technology on the critical care unit.
20. **Summer, 1991.** Awarded Faculty Research Fellowship by NASA's Marshall Space Flight Center. Contract: Executive Information Systems.
21. **Summer, 1990.** Awarded Faculty Research Fellowship by NASA's Marshall Space Flight Center. Contract: Computational Mission Support.
22. **Summer, 1990.** Awarded contract by the Center for Community & Economic Development to examine alternative industrial development strategies for the South Mississippi economic region.
23. **July, 1989.** AFL/CIO and Tennessee Education Association, Nashville, Tennessee. Awarded a contract to statistically analyze voter preferences in six Congressional districts in Tennessee.
24. **June, 1989.** New Jersey Department of Higher Education, Trenton, New Jersey. Evaluated proposals for the Computers in the Curriculum Grant Program.

25. **May, 1989.** KBLCOM, Houston, Texas. Awarded a contract to produce a research study of cable television customers in Minneapolis, Portland, Laredo, San Antonio and Orange County, CA.
26. **April, 1989.** Memphis State University. Awarded contract to evaluate proposals from College of Business faculty members.
27. **June, 1988.** New Jersey Department of Higher Education, Trenton, New Jersey. Evaluated proposals for the Computers in the Curriculum Grant Program.
28. **May, 1988.** NASA, Marshall Space Flight Center, Huntsville, Ala. Conducted workshops on Database implementation using Rbase System V.
29. **1986-88.** Alabama Department of Energy, Montgomery, Alabama. Received contract from Alabama Department of Energy for the design and implementation of a database management system for the tracking of energy usage. This was a two year contract.
30. **January, 1987.** McDonnell-Douglas Aircraft Company, Huntsville, Ala. Received contract for the implementation of an Input-Output model for the Huntsville, Alabama labor market to determine the impact of the U.S. Space Station program on Huntsville and the state of Alabama.
31. **Fall, 1986.** Management Associates, Huntsville, Ala. Received contract from Management Associates for computer and statistical analysis of data. Includes construction & design of database.
32. **Spring, 1986.** Rockwell International, Received contract to investigate predictive models for shuttle failures in the NASA Space Flight program.
33. **Summer, 1985.** Received grant from Alabama High Tech Assistance Authority for a study of the high tech labor markets of Huntsville and comparative cities in the United States.
34. **Summer, 1985.** Research award by the University of Alabama in Huntsville. Award provided for the purchase of computer time, data tapes and graduate research assistant time.
35. **1984.** Prepared proposal to Sperry Corp. for a major grant of computer hardware for The University of Alabama in Huntsville. As a result, the Sperry Corp. provided over \$3,000,000 in computer hardware to the University as part of their National Grant Program.
36. **1984.** "The Solar Factory"-a business simulation program written under research contract to the Johnson Environmental and Energy Center, Huntsville, Alabama.

#### **Legal research contracts:**

1. **Summer 2004.** Estimate the financial loss to worker for dismissal. Gregg Scheer v Big Sur Waterbeds, Inc., et al. Retained by Defendant.
2. **Spring 2004.** Estimate the financial loss to Vavra portfolio resulting from Wells Fargo Bank's failure to diversify holdings.
3. **Winter 2004.** Biby (plaintiff) v. University of Nebraska-Lincoln. Estimate the value of patent for biodegradable credit cards. Retained by plaintiff.
4. **Winter 2004.** Melvin (plaintiff) v. U.S. Bank. Estimate the loss of business income due delay and denial of business loan. Retained by defendant.
5. **Fall 2003-present.** MSI (plaintiff) v. RPI. Estimate the financial loss to plaintiff resulting from defendant hiring key engineering personnel from plaintiff. Retained by plaintiff.
6. **Fall 2001.** Holcolm (plaintiff) v. Anesthesia West P.C. Estimate the financial loss to plaintiff for dissolution of partnership. Retained by plaintiff.
7. **Fall 2000.** Evans (plaintiff) v. Chrysler. Estimate the economic loss stemming from airbag injury to Andrew Evans. Retained by plaintiff.
8. **Fall 2000.** Geistfield (plaintiff) v. Chrysler. Estimate the economic loss to the estate of Mr. Geistfield due to death in truck accident. Retained by plaintiff.
9. **Fall 2000.** Aircad, Inc. v. Church.
10. **Spring 2000.** IBP Corporation (plaintiff) v. HK Systems of New Berlin, Wisconsin. Estimated factors affecting box beef demand. Retained by defendant.
11. **1999.** 3D Systems (plaintiff) v. First National Bank of Omaha. Estimated the financial loss stemming from cancellation of information technology installation contract. Retained by defendant.
12. **Fall 1999.** Bell Security Corporation (plaintiff) vs. the City of Omaha—Estimated the value of Bell Security Corporation. Bell Security alleged that as a result of actions by the city, the company sustained significant financial losses. I estimated these losses. Retained by defendant.
13. **Fall 1999.** Bang (Plaintiff) vs. Texaco—Evaluated the loss to plaintiff stemming from a contract cancellation.

Retained by defendant.

14. **Fall 1997.** MAAY Corporation (plaintiff) v. Albertsons. Litigation work for MAAY Corporation of Omaha (plaintiff) to estimate the value lost earnings due to the negligence of Albertson Corporation. Retained by plaintiff.
15. **Fall 1997.** Cottonwood Communications (plaintiff) v. US West Corporation of Denver. Estimated the damages in an anti-trust action against US West. Retained by defendant.
16. **Fall 1997.** Cottonwood Communications (plaintiff) v. US West Corp. of Denver. Estimated lost earnings due to alleged inferior phone service to a business customer. Retained by defendant.

#### **Research positions:**

1. **January 2004 to August 2004.** Visiting scholar with the Congressional Budget Office, Washington, DC. Research project is to investigate the impact of the Internet and technology expansions on economic growth.
2. **January 1989 to December 1991.** Research Fellow 1990 and 1991, *NASA's Marshall Space Flight Center*. Examined data requirements for an Executive Information System; Assisted in software selection for various projects; Worked with external contractors in verifying & validating software.
3. **June 1983 to August 1987.** Associate Director of the Center for High Technology Management and Economic Research. Prepared and submitted research proposals; Produced contract reports for funded research; Supervised both contract and non-contract research; Presented research findings to business and civic groups; Supervised and coordinated the work of research assistants; Acquired and maintained data sets to support academic and contract research. Also served as the **Interim Chair** of the Department of Management Information System, *University of Alabama in Huntsville*. Responsible for the management of nine-faculty member department (all full-time).
4. **June 1980 to Winter 1983.** Research Assistant, *Oak Ridge National Laboratory* (managed by the Nuclear Division of Union Carbide). Performed research on two contracts: Employment Impacts Associated with the Introduction of Solar Energy. Sponsor, Solar Energy Research Institute, Denver, Colorado. Nuclear Waste Disposal Siting- The Fiscal Impacts and Incentives. Sponsor: Office of Nuclear Waste Isolation, Washington, D.C.
5. **May 1978 to May 1980.** Graduate Research Assistant, *Center for Business and Economic Research-University of Tennessee*. Assisted in the preparation of the *Economic Report to the Governor*, 1979 and 1980. Constructed econometric model of the state of Tennessee employing non-linear transformations of both dependent and independent regression variables (Box-Cox Model).

## **PUBLICATIONS**

### **Books**

(with Clark and Kosova). Changing Attitudes toward Economic Reform during the Yeltsin Era, published by Greenwood Press, Westbury, Connecticut (2003).

### **Refereed Publications**

#### **Journals**

"The Impact of Foreign Capital on State Economic Growth," *Economic Development Quarterly*, Vol. 18(3), August 2004, pp. 255-68.

"Women and the Internet: Is There an Economic Payoff?" *Communications of the Association for Computing Machinery*, Sept. 2003, Vol. 46(9), pp. 160-166.

"Economic Well-Being and Popular Support for Market Reform in Russia," *Economic Development & Cultural Change*, Vol. 51(3), Spring 2003, pp. 753-768.

"Health Care Organizational Learning: Predicting Death in the ICU with Neural Networks," in *Health Care Management Science*, Vol. 5 2002, pp. 221-227.

(with Phillips). "How Information Technology Affects Wages: Evidence Using Internet Usage as a Proxy for IT Skills," *Journal of Labor Research*, Vol. XXIII(3), 2002, pp. 463-474.

"The Internet's Contribution to U.S. Productivity Growth," *Business Economics*, V. XXXVI, 2001, pp. 32-42.

(with Phillips). "The Impact of Tax Incentives: Do Initial Economic Conditions Matter?" *Growth & Change*, Vol. 32 (Spring 2001), pp. 236-250.

(with Knudsen). "Evaluating Solvency Standards for State Unemployment Insurance Trust Funds," *Public Budgeting & Finance*, Vol. 19(4), March 2000, pp. 3-20.

(with Phillips). "Business Tax Incentives: Do They Contribute to Economic Disparity?" *Economic Development Quarterly*, Vol. 13(3), 1999, pp. 217-228.

(with Ramchandani). "Survival Prediction in the Intensive Care Unit: a Comparison of Neural Networks and Binary Logit Regression," *Socio-Planning Sciences*, Summer, 1998, pp. 189-198.

(with Phillips). "The Impact of Home Ownership on the Duration of Unemployment," *Review of Regional Studies*, Vol. 27(1), 1997, pp. 9-27.

(with Phillips). "The Impact of Economic Development Agency Spending on Employment and Income Growth," *Economic Development Quarterly*, Vol. 11(1), February, 1997, pp. 88-96.

(with Ramchandani). "Comparing Classification Accuracy of Neural Networks, Binary Logit Regression and Discriminant Analysis for Insolvency Prediction of Life Insurers." *Journal of Economics and Finance*, Fall 1995, Vol. 19(3), pp. 1-18.

(with Phillips). "The Effects of State and Local Taxes on Economic Development: A Meta Analysis." *Southern Economic Journal*, Vol. 62(2), October 1995, pp. 320-333.

(with Phillips). "State Employment Growth: The Impact of Taxes and Economic Development Agency Spending." *Growth and Change*, Summer, 1994, pp. 288-300.

"The Real Impact of a Point-of-Care Computer System on Intensive Care Unit Nurses," *Journal of Systems Management*, January/February, 1995, p. 43-47.

(with Paul and Wilheit). "Duration of Unemployment: Geographic Mobility and Selectivity Bias," *Review of Regional Studies*, Fall, 1994, pp. 127-142.

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"The Solar Factory," business simulation program written for & copyrighted-Johnson Research Center.

## **Regional**

"The Impact of Foreign Capital on Productivity," presented at the 42<sup>nd</sup> annual meeting of the Southern Regional Science Association, Spring 2002, Washington, D.C.

"Internet Usage and Wage Growth," presented to the 41<sup>st</sup> annual meeting of the Southern Regional Science Association, Spring 2001, Austin, Texas.

"The Impact of the Internet on Wages," presented to the 40<sup>th</sup> Annual meeting of the Southern Regional Science Association, Spring 2000, Miami, Florida.

"Determining the Optimal Size of State Unemployment Insurance Trust Funds," presented at the 37<sup>th</sup> Annual Meeting of the Southern Regional Science Association, Spring, 1998, Savannah, GA.

"State and Local Business Tax Incentives: Effects of Intrastate Rivalries," presented at the 36<sup>th</sup> Annual Meeting of the Southern Regional Science Association, Spring, 1997, Memphis, TN.

"Is There a Border State Tax Effect?" presented at the Annual Meeting of the Mid-West Economics Association Meeting, Spring 1996, Chicago, IL.

"Predicting Employment Growth with a Neural Network," presented at the 35th Annual Meeting of the Southern Regional Science Association, Baltimore, Maryland, Spring 1996.

"The Impact of a Federally-Funded Hospital on the Economic Development of a Rural Indian Reservation," accepted for presentation at the Northeast Decision Sciences Institute, Spring 1996, St. Croix, Virgin Islands.

"Business Tax Incentive Packages: A Comparison of Assessment Methodologies Among the States," at Mid-South Academy of Economics and Finance, Atlanta, Winter, 1996.

"The Impact of Border State Taxes on State Economic Growth," at Mid-Western Association of Economics and Finance, Chicago, Winter, 1996.

"Housing and Economic Development: Is There a Connection?" presented at the 26th Annual Meeting of the Mid-Continent Regional Science Association, St. Louis, MO, June 1995.

"The Impact of State Economic Development Agency Spending on Employment and Income Growth" presented at the 34th Annual Meeting of the Southern Regional Science Association, 1995, San Antonio, Texas.

"Searching for a Job: The Impact of Geographic Mobility on Estimates of Racial Discrimination," 25th Annual Meeting of the Mid-Continent Regional Science Association, Chicago, IL, June 1994.

"The Effects of State Taxes on Economic Development: A Meta Analysis," Southern Regional Science Association, Orlando, FL, April 1994.

"The Impact of State Economic Development Agency Spending on Economic Growth" presented at the 32nd Annual Meeting of the Southern Regional Science Association, April 1993, Washington, D.C.

"Indigenous Business Development: A New Paradigm of State Economic Development," presented at the 31st Annual Meeting of the Southern Regional Science Association, April 1992, Charleston, SC.

"The Impact of State Business Incubation Programs on Business Startups and Employment Growth: The Problem of Selectivity Bias," presented at the 30th Annual Meeting of the Southern Regional Science Association, April 1991, Miami, FL.

"Value Added in High Tech Manufacturing: The Importance of Firm Size, Industry Size and Population Density," presented at the 1990 Annual Meeting of the Southern Regional Science Association, Washington, D.C.

"The Relationship between Unemployment Rates and the Probability of Out-Migration: The Importance of Unemployment Compensation," presented at the 1989 Annual Meeting of the Northeast Regional Science Association Boston, Mass.

"Organizational Information Systems Intensity: The Importance of Market Share and Profitability," presented at the 1988 Meeting of the Western Decision Sciences Institute, Kailua- Kona, Hawaii.

"Unions, Economic Rents and Migration Behavior," presented at the 1988 Meeting of the Southern Regional Science Association, Morgantown, West Virginia.

"The Simultaneous Determination of Job Search Length and the Probability of Migration," presented at the 1987 Southern Regional Science Meetings, Atlanta, GA.

"Multi-Variable Reliability Modeling for the Space Shuttle," presented at the 1986 Meeting of Technical and Business Exhibition & Symposium, Huntsville, Ala.

"The Impact of Age, Education, and Job Search on Distance Migrated," presented at the 1985 Annual Meeting of the Southern Regional Science Association, Washington, D.C.

"A Queuing Program to Simulate Unemployment in the Local Labor Market," presented at the 1985 Annual Conference of Western American Institute of Decision Sciences, Monterey, CA.

"High Technology Occupations and the Decision to Migrate," presented at the 1984 Annual Meeting of the Southern Regional Science Association, Orlando, FL.

"The Internal Labor Market Model and Geographic Mobility," presented at the 1984 Annual Meeting of Eastern Economic Association, New York, New York.

"Functional Forms and Determinants of Interstate Migration in the United States," presented at the 1981 Annual Conference of the Western Economic Association, San Francisco, CA.

#### **INVITED PRESENTATIONS, 2002-2004 (PARTIAL LISTING)**

"The Regional Job Outlook," presented the United States Bureau of Labor Statistics, May 25, 2004, Omaha, NE. "Casino Gambling & Economic Development," presented to Omaha Non-Profit Forum, April 21, 2004, Omaha, NE. "The Internet and Productivity," presented to the Congressional Budget Office, March 17, 2004, Washington, DC. "Interest Rates and the Economy," presented to American National Bank annual conference, March 20,

2004, Council Bluffs, IA. "The Economy and Development," presented to the Tulsa Family Business Center, Feb. 10, 2004, Tulsa, OK. "Oklahoma's Economic Outlook," presented to NAPM-Tulsa, Feb. 11, 2004, Tulsa, OK. "The Economic Outlook," presented to the Nebraska Insurance Agencies, Feb. 10, 2004, Omaha, NE. "The Regional Economic Outlook," presented to the Associated General Contractors of Minnesota, Jan. 21, 2004, Minneapolis, MN. "Economic Outlook," panel member at Ingram's annual economic roundtable, Dec. 17, 2003, Kansas City, MO. "The Regional Economic Outlook," panel member at NAPM-Kansas City meeting, Nov. 20, 2003, Kansas City, MO. "The Agricultural Economy," presented to the Nebraska Agricultural Leaders, Nov. 14, 2003, Omaha, NE. "Economic Outlook for 10<sup>th</sup> Federal Reserve District," panel member at Federal Reserve of Kansas City, Nov. 7, 2003, Kansas City, MO. "Housing and Economic Development," presented to South Dakota Housing Authority, Oct. 30, 2003, Cedar Falls, SD. "Regional Economic Outlook," Keynote Speaker, NAPM-Minnesota, Oct. 20, 2003, Minnesota, MN. "Investor Outlook," GWR Investment Forum, October 8, 2003, Omaha, NE. "Mid-America's Economic Outlook," presented to Great Plains Economic Development Conference, September 22, 2003, Sioux City, Iowa. "Immigration and Economics," panel member at Creighton Law School, September 16, 2003, Omaha, NE. "The Interest Rate Outlook," presentation to SunCorp Credit Union, August 22, 2003, Omaha, NE. "Economic Challenges to the State of Nebraska," presentation to the Kiwanis Club of Omaha. June 13, 2003. "The Interest Rate Outlook," presentation to FDR's national management group. June 13, 2003. "The Impact of the College World Series on Omaha," presentation to West Omaha Rotary. May 16, 2003. "The Impact of the College World Series on Omaha," presentation to Omaha Advertising. May 2, 2003. "The U.S. Economic Outlook," presentation of IRA, Inc. Omaha, NE. May 25, 2003. "The U.S. Economic Outlook," presentation to metal services industry group, Kansas City, Missouri. April 11, 2003. "The Regional Economic Outlook," presentation to NAPM, Minneapolis, Minnesota. April 3, 2003. "A Casino in Omaha-The Economic Impact," presentation to Christ the King group. March 7, 2003. "The Nebraska Economy," presentation to the Nebraska Lead Organization, Omaha. February 26, 2003. "The Impact of Nebraska's Private Universities on the State," presentation to the Nebraska Educational Finance Authority, Lincoln, Nebraska. February 13, 2003. "The Economic Outlook," presentation to the National Association of Purchasing Managers-Central Nebraska, Grand Island, Nebraska. January 20, 2003. "The Economic Impact of an Omaha Casino," presentation to the Shriners of Omaha. January 11, 2003. "The U.S. Economic Outlook," presentation to the Council Bluffs Chamber of Commerce, Council Bluffs, Iowa. December 30, 2002. "The U.S. Economic Outlook," panel member at UMB financial services in Kansas City, Missouri. November 21, 2002. "The Mid-American Economy," presented at NAPM Kansas City's annual economic summit. November 20, 2002. "What's in Store for the South Dakota Economy," keynote speaker for the 12<sup>th</sup> Annual Housing Conference, Pierre, SD. October, 22, 2002. "The Minnesota & Regional Economies," keynote speaker for the Twin Cities NAPM annual educational conference, Minneapolis, MN. September 19, 2002. "Interest Rate and Economic Forecasts," Nebraska Association of Mortgage Bankers, Omaha, Nebraska. September 12, 2002. "Interest Rate Forecasts," Nebraska Commercial Realtors, Omaha, NE. August 23, 2002. "The Regional Economic Outlook," Nebraska Association of Credit Unions, Omaha, Nebraska. June 4, 2002. "U.S. and Regional Economic Outlook," presented to Freemont's Chamber of Commerce's Mainstreet organization. May 21, 2002. "Interest Rates and the Economy," presented to American National Bank customer organization. May 8, 2002. "The Mid-American Economy," presented to the National Purchasing Management Association, Omaha, NE. May 8, 2002. "The Economic of Business Ethics," keynote speaker for Omaha Better Business Bureau, Omaha, NE. May 7, 2002. "Taxes in Nebraska," presented to the United Way management seminar, Omaha, NE. April 25, 2002. "Regional Economic Prospects," presented to the Pinnacle Bank Group, Omaha, NE. April 18, 2002. "Nebraska's Taxing Problem," presented to Leadership Omaha. April 18, 2002. "The Impact of the Closing of Cooper Nuclear Power Plant," presented to the Nemaha County Development Alliance. March 21, 2002. "The National and Regional Economy," presentation to Great Western Bank, Omaha customer group. March 8, 2002. "Rural Economic Prospects," Nebraska Agriculture Leadership, Omaha, Nebraska. March 8, 2002. "Gambling and Rural Economic Growth," presentation to Centerville, Iowa economic development organization. January 26, 2002. "The Economy and the Stock Market," seminar with Merrill-Lynch of Omaha.

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**Academic & Administrative Experience:**

Creighton University School of Law: Associate Dean (2001-Present) & Professor of Law (2000-Present)  
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*Teaching Areas:* Federal Income Taxation, Taxation of Business Enterprises,  
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Emory University School of Law (Adjunct Professor, Fall 1993; co-taught Federal Tax Accounting)

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Sutherland, Asbill & Brennan, Atlanta, Georgia (Associate, 1989-94)

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**Publications:**

Tax Planning for Closely Held Businesses in Light of the Rate Reductions in the JGTRRA of 2003,  
THE NEBRASKA LAWYER 5-10 (March 2004)

Taxing Plaintiffs: A Look at Tax Accounting for Attorney's Fees and Litigation Costs  
107 DICKINSON LAW REVIEW 405-502 (2003) (*reprinted in* 54 MONTHLY DIGEST OF TAX ARTICLES 5  
(March 2004) and 37 (April 2004))

Learning on the Electronic Frontier,  
CREIGHTON LAWYER 12-15 (2001).

Travails of the Entrepreneurial Ant: Reforming Tax-Favored Retirement Saving for Small Business  
Owners, 50 DEPAUL L. REV. 49-110 (2000)

Reflections on the Rule of Law and Clear Reflection of Income: What Constrains Discretion?  
8 CORNELL J. OF LAW AND PUB. POLICY 445-539 (1999)

State Taxation of Internet Commerce: Something New Under the Sun?  
30 CREIGHTON L. REV. 1113-67 (1997)

Demystifying LIFO: Towards Simplification of Inflation-Adjusted Inventory Valuation  
2 FLORIDA TAX REVIEW 559-629 (1995)

Changes in Installment Obligations Need Not Result in Loss of Deferral Benefits  
TAX IDEAS 6201-6217 (Warren, Gorham & Lamont 1995)

Mediation in Debtor/Creditor Relationships (Note)  
20 U.MICH. J.L. REF. 587-615 (1987)

**Current Research:**

GOVERNING FORTUNE: THE ECONOMIC AND REGULATORY ENVIRONMENT OF CASINO GAMBLING (book in progress,  
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**Professional Affiliations:**

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Committee on Tax Accounting (1990-present)

-Editor, Important Developments, 50 TAX LAWYER 1145-54 (1997), 49 TAX LAWYER 1221-31 (1996)

-Task force on Tax Simplification (2004-present)

Environmental Taxes (1996-2002)

Task Force on Alternative Minimum Tax (2003-04) (Report Published June 2004)

Teaching Taxation Committee (1995-present)

Nebraska State Bar Association:

Legislation Committee (1999-2000)

**Other Professional Certification:** Certified Public Accountant (Iowa 1985); Member, AICPA